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*Evolution Mortgage, Inc.*

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

X

NANCE M. HUTTER,

Case No.: 09 CV 10092 (CS)

Plaintiff

v.

**ANSWER**  
**CROSS-CLAIM**

COUNTRYWIDE BANK, N.A., a subsidiary of  
COUNTRYWIDE FINANCIAL CORPORATION,  
WATERMARK CAPITAL, INC., EVOLUTION  
MORTGAGE, INC.,

Defendants.

X

Defendant EVOLUTION MORTGAGE, INC. (hereafter "EVOLUTION"), by its attorneys, JANUS LAW, P.C., upon information and belief, responds to defendant Watermark Capital, Inc.'s Cross-Claim, dated December 30, 2011, as follows:

1. EVOLUTION hereby denies all claims.

Dated: Garden City, New York  
January 4, 2012

JANUS LAW, P.C.

By: 

Margaret J. Leszkiewicz, Esq.  
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*TO: Via ECF/Attorneys of Record*